



Abstract of Disclosure

This invention is an innovative solution to antiquated paper coupons. It overcomes deficiencies of couponing systems by using electronic data systems to process a plurality of discount transactions in parallel with the consumers purchase via real-time discounting matrix. This consumer focused system comprises a business related process possessing the means of: transceiving consumer purchase data; managing databases related to discount available items, consumer purchase performance, history, preferences, transaction history, etc.; accessing discount matrix. Individual consumers use a variety of technologies to initiate the discounting transaction during the purchase process, to perform the real-time connection, to quarry, and to reporting on matrix transactions for discount authorizations simultaneously for a plurality of retail and internet based point of sale locations. This discount process provides a means of better determining the consumer's intent to receive discounts on desired retail goods and services through a plurality of measured definitions in the purchase process.